



State of Kansas Flexible Spending Account



Your FSA, powered by NueSynergy

NueSynergy, headquartered in Leawood, Kansas, is the State of Kansas' FSA administrator for the 2015 plan year.

Services

- Flexible Spending Account
 - Health Care FSA
 - Dependent Care FSA
 - Limited Purpose FSA



Three Ways to SAVE

1 Health Care FSA

With this account you are able to pay for eligible medical, dental, prescription, and vision expenses not covered by insurance. Examples of eligible expenses:

Co-pays and deductibles

Prescriptions

Chiropractic care

Diagnostic tests

Hearing aids

Hospital services

Insulin

Medical equipment

Physical or speech therapy

2 Dependent Care FSA

For child care expenses for children under 13 or dependent care expenses for an adult who is residing in your home and unable to care for themselves.

Before-and after-school programs

Nursery school & preschool

Day care (child & adult)

Summer day camp

3 Limited Purpose FSA

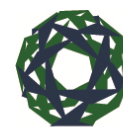
For those with a Health Savings Account, the Limited Purpose FSA can save your HSA dollars when paying for Dental and Vision expenses

Contact lenses

Laser Eye Surgery

Eye Glasses

Orthodontics



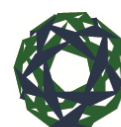
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Contribution Limits

Health Care and Dependent Care FSA		
24 deduction period employees (12 month employees)	Minimum	Maximum*
Health Care account / per deduction	\$8.00	\$104.16
Health Care account / per year	\$192.00	\$2,500.00
Dependent Care account / per deduction	\$16.00	\$208.33
Dependent Care account / per year	\$384.00	\$5,000.00 <i>(per family)</i>
16 deductions (9/10-month employees)	Minimum	Maximum*
Health Care account / per deduction	\$12.00	\$156.25
Health Care account / per year	\$192.00	\$2,500.00
Dependent Care account / per deduction	\$24.00	\$312.50
Dependent Care account / per year	\$384.00	\$5,000.00 <i>(per family)</i>
Limited Purpose Health Care FSA		
Pay Period	Minimum	Maximum*
24 deduction period employees / deduction	\$8.00	\$104.16
24 deduction period employees / per year	\$192.00	\$2,500.00
16 deduction period (at regents) / deduction	\$12.00	\$156.25
16 deduction period (at regents) / year	\$192.00	\$2,500.00

*The maximum contribution amounts can be exceeded for participants effective after January 1.

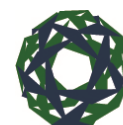


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FSA Tax Benefits

Coverage Type	Tax Bracket	Salary Range	FSA Tax Benefits		
Single Filing with Single Coverage			\$3,000	\$2,000	\$1,200
	15%	\$8,026 - 32,550	\$450	\$300	\$180
	25%	\$32,551 - 78,850	\$750	\$500	\$300
	28%	\$78,851 - 164,550	\$840	\$560	\$336
	33%	\$164,551 - 357,700	\$990	\$660	\$396
Single Filing with Family Coverage			\$5,950	\$4,000	\$2,000
	15%	\$8,026 - 32,550	\$893	\$600	\$300
	25%	\$32,551 - 78,850	\$1,488	\$1,000	\$500
	28%	\$78,851 - 164,550	\$1,666	\$1,120	\$560
	33%	\$164,551 - 357,700	\$1,964	\$1,320	\$660
Married with Single Coverage			\$3,000	\$2,000	\$1,200
	15%	\$16,051 - 65,100	\$450	\$300	\$180
	25%	\$65,101 - 131,450	\$750	\$500	\$300
	28%	\$131,451 - 200,300	\$840	\$560	\$336
	33%	\$200,301 - 357,700	\$990	\$660	\$396
Married with Family Coverage			\$5,950	\$4,000	\$2,000
	15%	\$16,051 - 65,100	\$893	\$600	\$300
	25%	\$65,101 - 131,450	\$1,488	\$1,000	\$500
	28%	\$131,451 - 200,300	\$1,666	\$1,120	\$560
	33%	\$200,301 - 357,700	\$1,964	\$1,320	\$660

Please note that the FSA Tax Benefits totals represent a combination of both the Health Care FSA and Dependent Care FSA annual elections. The annual election maximum for a Health Care FSA is \$2,500 and the annual election maximum for a Dependent Care FSA is \$5,000.

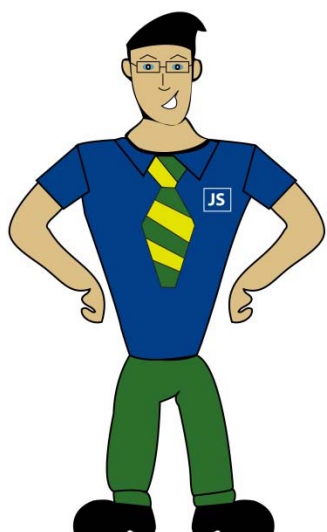


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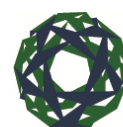
25% coupon on qualified expenses

Savings Can Add up

Joe Smart earns \$33,000 annually, which is \$1,375.00 per paycheck over 24 pay periods. Joe elects to contribute \$1,200 annually or \$50 per pay period (pre-tax) into his Health Care FSA.



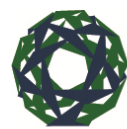
Per Pay Period	Without FSA	With FSA
Gross Earnings	\$1,375.00	\$1,375.00
FICA, Fed/State taxes	\$343.75	\$331.25
Health Care Expenses	\$50.00	\$50.00
Net Earnings	\$981.25	\$993.75
Total Savings Per Paycheck		\$12.50
Total Savings Per Month		\$25.00
Total Savings Per Year	\$0	\$300.00



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FSA Carryover Overview

- The State Employee Health Plan has adopted the new \$500 Carryover option for both the Health and Limited Purpose FSA. This valuable feature gives you the flexibility to spend your FSA funds at a future date and reduces the likelihood that your unused funds are forfeited.
- This will replace the current 75 day Grace Period from January 1 until March 15
- Up to \$500 of unused Healthcare or Limited Purpose FSA funds will carryover into a the next FSA plan year.
- The Carryover will not count against your annual election.
- Your Carryover balance from year to year cannot exceed \$500.

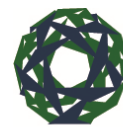


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Carryover: Healthcare FSA to Healthcare FSA

When carrying over funds from your 2014 Healthcare FSA to your 2015 Healthcare FSA

- Your carryover funds are available the first day of the 2016 plan year to reimburse claims incurred in both the 2015 and 2016 plan years.
- Claims with dates of service from the 2015 plan year can still be submitted for reimbursement during the run-out period, which is 120 days after the end of the plan year.
- Claims incurred during the 2016 plan year will first be paid from any 2016 plan year elections (if any) before being paid from any available Carryover funds.

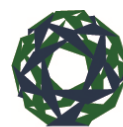


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Carryover: Health FSA to Limited Purpose FSA

When carrying over funds from a Healthcare FSA to a Limited Purpose FSA

- Funds in the Healthcare FSA as of December 31, 2015, will only reimburse expenses for 2015 plan year dates of service until the end of the plan Run-Out period.
- Remaining 2015 Healthcare FSA funds will not carryover until the end of the 2015 Run-Out period, April 30, 2016.
- Any dental or vision expenses incurred during the 2016 plan year can be reimbursed either immediately from the 2016 Limited Purpose FSA or at the end of the Run-out period, when any remaining funds from the 2015 Healthcare FSA are carried over to the 2016 Limited Purpose FSA Carryover.



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FAST...easy...convenient

FREE! FSA Debit Card

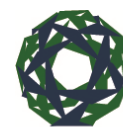
Stop waiting to be reimbursed for out of pocket expenses. The NueSynergy FSA debit card allows for fast account access no matter which FSA benefit you're enrolled in, just swipe your FSA debit card and go!

- Pay for Health Care FSA expenses
- Pay for Dependent Care FSA expenses
- Pay for Limited Purpose FSA expenses
- Pay for Grace Period expenses



How to enroll?

Complete the FSA Debit Card Enrollment Agreement, found at www.KansasFSA.com in the section titled "Forms and Guides".



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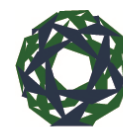
FAST...easy...convenient

How to use your FSA debit card

Remember! The FSA debit card is simply another method of claim reimbursement. It is not a paperless alternative to submitting a manual claim.

On occasion, NueSynergy may request additional documentation to confirm that the FSA debit card is being used correctly.

Debit Card substantiation is easy! Attached documentation at www.KansasFSA.com, on your NueSynergy mobile app, or emailing, faxing, or mailing your paperwork to NueSynergy.



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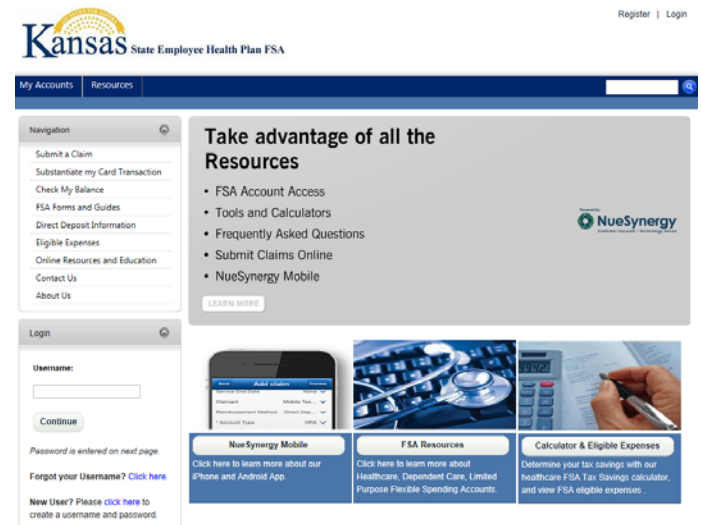
fast...EASY...convenient

www.KansasFSA.com allows members to conveniently access their account 24/7

- Check your balance
- View list of all eligible expenses
- View recent transactions
- Submit online claims
- View plan communications
- Access custom planning calculator
- Watch educational videos
- Print debit card, direct deposit, and claim forms

NueSynergy accepts
most image and file types:

- JPG, JPEG, DIG, PNG, TIFF, XLS, DOC,
and PDF



fast...easy...CONVENIENT

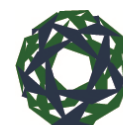
NueSynergy Mobile App

Allows for simple on-the-go access to account balances and plan details

- Review recent transactions
- Keep track of all email and text alerts
- Submit a claim
- Add documentation to a pending claim or FSA debit card transaction
- Contact NueSynergy customer service

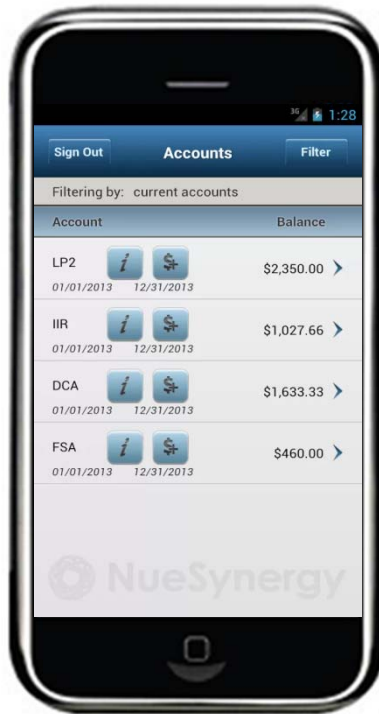


**Submit claim
documentation
by simply
taking a photo!**

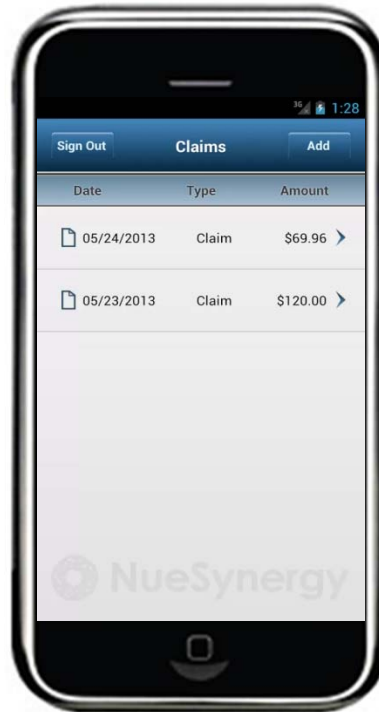


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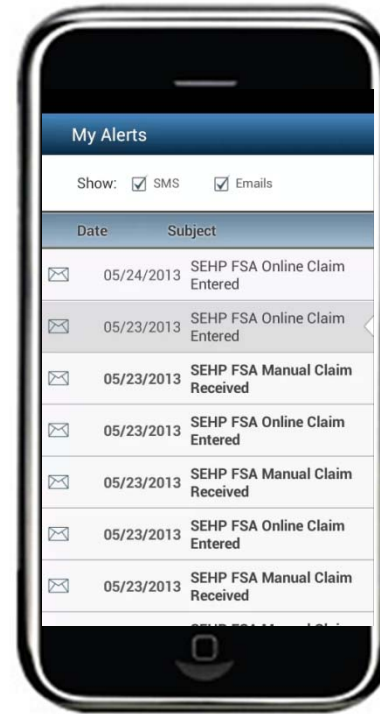
NueSynergy Mobile



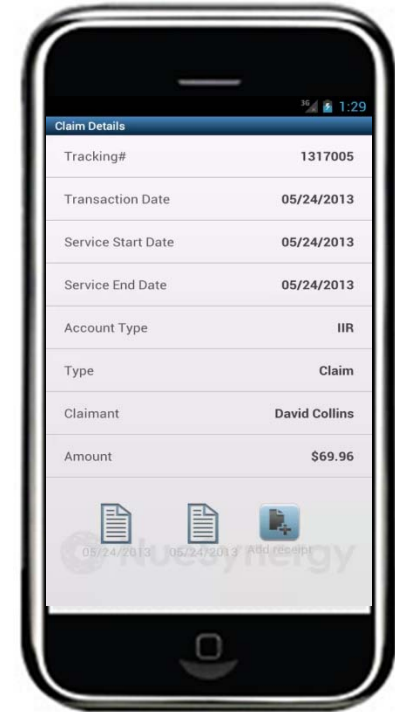
**View Account
Information**



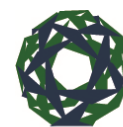
**View Pending
Claims**



**View Plan
Communications**



**Submit Claims for
Reimbursement**



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Custom FSA Calculator

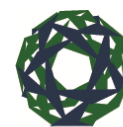
- The Custom FSA Calculator is preloaded with the State of Kansas' plan details so members can get a quick and easy look at what they may save.
- Members will enter how many doctors visits they'll have or how many prescriptions they need and the calculator will generate their potential savings.

The screenshot displays the 'How Much Should I Contribute to my FSA?' calculator. It is currently on 'Step 3: Results'. The interface shows the 'Amounts' tab selected. Key values displayed include: Estimated Annual Out-of-Pocket Costs at \$1,642; a slider for 'Amount I want to contribute to my FSA Annually' set at \$1,642 (with a range from \$0 to \$2,500 and a note that the maximum is \$2,500); and a summary table at the bottom.

Amount to Contribute annually to your FSA	\$1,642
Amount to Contribute Per Pay Period	\$68
Estimated Annual Tax Savings	\$460

Navigation buttons at the bottom include 'BACK' and 'CLEAR & RESTART AT STEP 1'.

Pre-filled with the State of Kansas Plan details to quickly calculate your potential Savings!



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Accessing your FSA funds

NueSynergy provides multiple methods to access your FSA funds. Members are able to chose between:

1. FSA Debit Card
2. Submitting a claim

There are 3 ways to submit a claim.

- Using the NueSynergy mobile app
- Using your online portal at www.KansasFSA.com
- or submitting paper claims by mail or fax.

A sample Flexible Spending Arrangement Claim Reimbursement Form. The form includes fields for Employee Name, Social Security Number, Date of Birth, and Date of Claim. It also has a section for "Expense Category" with a table for "Amount" and "Date". The form is titled "Flexible Spending Arrangement Claim Reimbursement Form" and includes a "NueSynergy" logo at the bottom right.

Setting up your account online

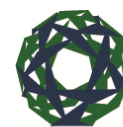
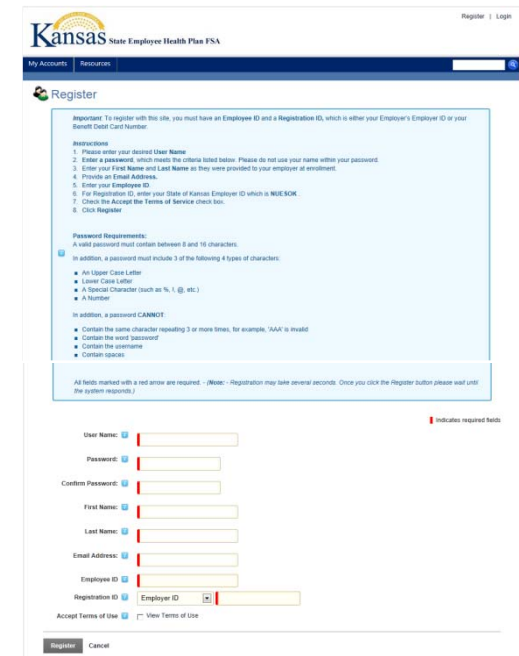
CM8

Step 1: Go to www.KansasFSA.com and click “Register”

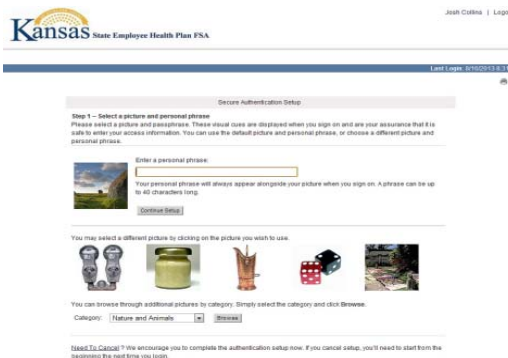
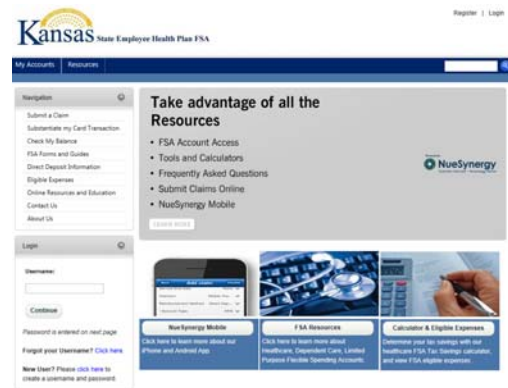
Step 2: Begin registration

- Create a username, enter your first name, enter your last name, and enter your email address.
- Create a password which must be eight characters with three of the following: an upper case letter, a lower case letter, a special character, a number.
- Enter your State of Kansas Employee ID
- Enter NUESOK for your registration ID

Step 3: Begin set up by entering a personal phrase and security questions



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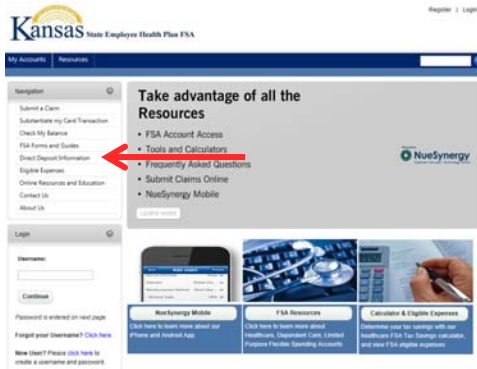
Slide 17

CM8

Make sure you update all these screen shots to what you have put in the new hire welcome kit

Cindy Miller, 2/24/2014

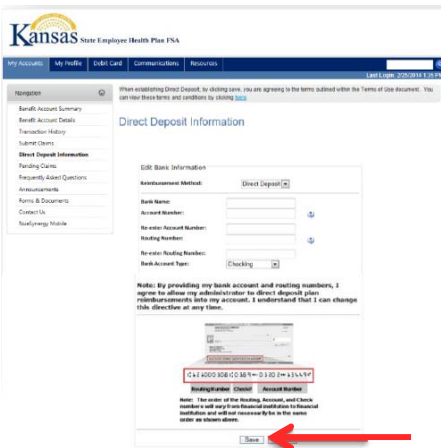
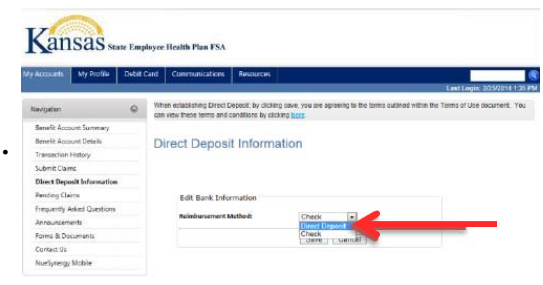
Setting up Direct Deposit Online



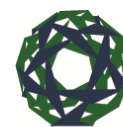
Step 1: Sign in to your account and select “Direct Deposit Information” in the Navigation box on the left hand side of your screen.

Step 2: Next to “Reimbursement Method” selected “Direct Deposit”.

***Note:** Direct Deposit information is need with the State Employee Health Plan FSA.*



Step 3: Review the example on the screen of where to find your routing and account numbers on your check. Enter both numbers exactly as they appear on your check. Then click Save.



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Kansas Member Portal



[Register](#) | [Login](#)

- Custom FSA planning Calculator
- FSA educational videos
- View list of all eligible expenses
- Submit online claims
- View Account details and transaction history
- View plan communications

[My Accounts](#) | [Resources](#)

Navigation

[Submit a Claim](#)
[Substantiate my Card Transaction](#)
[Check My Balance](#)
[FSA Forms and Guides](#)
[Direct Deposit Information](#)
[Eligible Expenses](#)
[Online Resources and Education](#)
[Contact Us](#)
[About Us](#)

Take advantage of all the Resources

- FSA Account Access
- Tools and Calculators
- Frequently Asked Questions
- Submit Claims Online
- NueSynergy Mobile

[LEARN MORE](#)

Login

Username:

[Continue](#)

Password is entered on next page.

[Forgot your Username? Click here.](#)

New User? Please [click here](#) to create a username and password.

NueSynergy Mobile

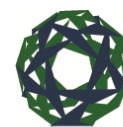
Click here to learn more about our iPhone and Android App.

FSA Resources

Click here to learn more about Healthcare, Dependent Care, Limited Purpose Flexible Spending Accounts.

Calculator & Eligible Expenses

Determine your tax savings with our healthcare FSA Tax Savings calculator, and view FSA eligible expenses.



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Learn & Win

NueSynergy, your FSA administrator, is excited to provide you with several opportunities to earn an incentive during our LEARN AND WIN campaign for 2015 open enrollment. Outlined below is how you can participate and be entered for chance to win an incentive.

Date: September 23, 2014 – October 21, 2014

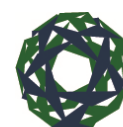
Incentive: Kindle Fire

Date of Drawing: November 1, 2014

From September 22nd to October 21st NueSynergy will be attending an Open Enrollment meeting in your area! Simply sign in at the NueSynergy table and you will be entered to win one of the many incentives.

Can't attend an Open Enrollment meeting? No problem, NueSynergy will be holding a number of educational webinars that you can register for at www.KansasFSA.com.

kindle fire HD



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